

Office Mailing Address:  
 Scott F. Waterman, Trustee  
 2901 St. Lawrence Avenue, Suite 100  
 Reading, PA 19606

Send Payments **ONLY** to:  
 Scott F. Waterman, Trustee  
 P.O. Box 680  
 Memphis, TN 38101-0680

**OFFICE OF THE STANDING CHAPTER 13 TRUSTEE**  
**REPORT OF RECEIPTS AND DISBURSEMENTS**  
 Activity for the period from 08/01/2024 to 07/31/2025  
**Chapter 13 Case No. 21-12301-AMC**

Kristy Bernard  
 216 Folin Street  
 Coatesville PA 19320

Petition Filed Date: 08/19/2021  
 341 Hearing Date: 09/24/2021  
 Confirmation Date: 02/02/2022

Case Status: Open / Unconfirmed

**RECEIPTS / PAYMENT HISTORY FOR THE TIME PERIOD SELECTED**

Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount	Check No.
08/08/2024	\$155.00		08/22/2024	\$155.00		09/06/2024	\$155.00	
09/19/2024	\$155.00		10/03/2024	\$155.00		10/18/2024	\$155.00	
10/31/2024	\$155.00		11/15/2024	\$155.00		12/03/2024	\$155.00	
12/12/2024	\$155.00		12/27/2024	\$155.00		01/10/2025	\$155.00	
01/24/2025	\$155.00		02/06/2025	\$155.00		02/24/2025	\$155.00	
03/06/2025	\$155.00		03/20/2025	\$155.00		04/07/2025	\$155.00	
04/17/2025	\$155.00		05/01/2025	\$155.00		05/15/2025	\$155.00	
06/02/2025	\$155.00		06/12/2025	\$155.00		06/27/2025	\$155.00	
07/11/2025	\$155.00		07/24/2025	\$155.00				
Total Receipts for the Period: \$4,030.00 Amount Refunded to Debtor Since Filing: \$0.00 Total Receipts Since Filing: \$15,810.00								

**DISTRIBUTIONS TO CREDITORS FOR THE TIME PERIOD SELECTED**

CLAIMS AND DISTRIBUTIONS					
Claim #	Claimant Name	Class	Claim Amount	Amount Paid	Balance Due
0	BRAD J SADEK ESQ	Attorney Fees	\$3,498.00	\$3,498.00	\$0.00
1	DISCOVER STUDENT LOANS »» 001	Unsecured Creditors	\$2,340.19	\$2,340.19	\$0.00
2	NAVIENT SOLUTIONS LLC »» 002	Unsecured Creditors	\$25,614.75	\$1,409.50	\$24,205.25
3	NAVIENT SOLUTIONS LLC »» 003	Unsecured Creditors	\$13,942.31	\$767.18	\$13,175.13
4	ASCENDIUM EDUCATION SOLUTIONS INC »» 004	Unsecured Creditors	\$82,887.23	\$4,561.14	\$78,326.09
5	WELLS FARGO BANK NEVADA NA »» 005	Unsecured Creditors	\$11,816.57	\$650.31	\$11,166.26
6	LIGHTSTREAM, A DIVISION »» 006	Unsecured Creditors	\$22,545.46	\$1,240.70	\$21,304.76
7	NISSAN MOTOR ACCEPTANCE CORPORATION »» 007	Unsecured Creditors	\$0.00	\$0.00	\$0.00
8	ROUNDPOINT MORTGAGE SERVICING LLC »» 008	Secured Creditors	\$0.00	\$0.00	\$0.00

**Chapter 13 Case No. 21-12301-AMC**

**SUMMARY**

Summary of all receipts and disbursements from date filed through 7/31/2025:

Total Receipts:	\$15,810.00	Current Monthly Payment:	\$310.00
Paid to Claims:	\$14,467.02	Arrearages:	(\$930.00)
Paid to Trustee:	\$1,342.98	Total Plan Base:	\$18,600.00
Funds on Hand:	\$0.00		

**NOTES:**

- **PAY YOUR MONTHLY TRUSTEE PAYMENT ONLINE! Visit [www.readingch13.com/payments/](http://www.readingch13.com/payments/) for more information.**
- Your case information is available to view online at the National Data Center. Please visit [www.ndc.org](http://www.ndc.org).